

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF TEXAS
GALVESTON DIVISION

IN RE:	§	CASE NO. 05-81357-G-13
	§	
RICHARD GORE and	§	
SYLVIA GORE	§	CHAPTER 13
DEBTOR	§	

OBJECTION TO CONFIRMATION

TO THE HONORABLE UNITED STATES BANKRUPTCY JUDGE:

COMES NOW, FORD MOTOR CREDIT COMPANY "FORD CREDIT", and files this
its Objection To Confirmation by which it would respectfully show the Court as follows:

1. FORD CREDIT has a perfected security interest in a 2005 FORD F150 PICKUP TRUCK, Serial No. 1FTRW12W75KB81123. A true and correct copy of the Retail Installment Contract and Title to the vehicle evidencing the creation and perfection of FORD CREDIT's security interest in the vehicle are attached as Exhibits "A".

2. The Debtor's plan proposes to value FORD CREDIT's secured claim at \$31,200.00. FORD CREDIT believes this value is unreasonably low.

3. Ford Credit's claim should be fully secured. The vehicle was purchased on February 12, 2005. The case was filed less than three months later. A cram down under these circumstances cannot be prepared in good faith.

WHEREFORE, PREMISES CONSIDERED, FORD CREDIT prays that confirmation of the debtor's Chapter 13 plan be denied and for all other relief, both legal and equitable to which FORD CREDIT may be entitled.

Respectfully submitted,



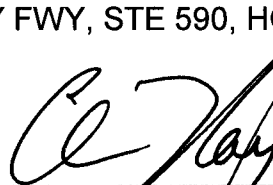
R. CHRISTOPHER NAYLOR
State Bar No. 14829900
BEATRICE GREVEL
State Bar No. 00796677
Attorneys for
FORD MOTOR CREDIT COMPANY
4801 Woodway, Suite 420 West
Houston, Texas 77056-1805
713/622-8338 (Phone)
713/622-4586 (Fax)

OF COUNSEL:

DEVLIN, NAYLOR & TURBYFILL, P.L.L.C.
4801 Woodway, Suite 420 West
Houston, Texas 77056-1805
713/622-8338 (Phone)
713/622-4586 (Fax)

CERTIFICATE OF SERVICE

The undersigned hereby certifies that on the 12 day of MAY, 2005, true and correct copies of the above and foregoing Objection To Confirmation were forwarded by First Class U.S. Mail, Postage Prepaid, to the Debtor, RICHARD GORE and SYLVIA GORE, at 3406 DEER CT., PEARLAND, TEXAS 77581; to the Debtor's attorney of record, H. BRAD PARKER, at 4615 SW FWY, STE 500, HOUSTON, TEXAS 77027; and to the Trustee, WILLIAM HEITKAMP, 9821 KATY FWY, STE 590, HOUSTON, TEXAS 77024.



R. CHRISTOPHER NAYLOR
BEATRICE GREVEL